

Legislators to Consider Auto Accident Commission

By CHARLES CHAPPEL

Assemblyman, 46th District
The law, at present, does not require that a person have insurance to drive in this State. The Vehicle Code, however, does require that the driver's license and motor vehicle registration of any person who has failed to satisfy a final judgment rendered against him as the driver of a motor vehicle involved in an accident be suspended until the judgment is satisfied to the extent required by law and until he furnishes proof of his financial responsibility to respond in damages in the future (Sec. 410).
A person may relieve himself of the suspension by filing with the Department of Motor Vehicles proof of vehicle liability insurance in such amounts as are required by law (Secs. 411.5 and 415). He may furnish proof of financial responsibility to the department by filing a vehicle liability policy or bond for the amounts required by law, deposit of a prescribed amount, or by filing a written certificate of self-insurer (Sec. 414).

THE VEHICLE Code also requires that the driver's license of the driver, and the vehicle registration of the owner, of a motor vehicle involved in an accident which has resulted in damage to the property of any or in bodily injury, or in the death of any person, be suspended unless an exemption from security is established or security in the amounts required by law is deposited with the Department of Motor Vehicles to satisfy any judgments that may result from the accident (Secs. 420, 421 and 424.1).
A driver or owner may be exempt from the requirement of depositing security by filing with the department proof of vehicle liability insurance or bond for the amounts required by law or by filing a written certificate of self-insurer (Secs. 422, 422.4, 422.5 and 422.6).

TURNING TO the matter of constant increase in the rates for vehicle liability insurance, it might be pointed out that the Legislature has no direct control over the rates for such insurance. The rates are based upon the findings of licensed rating organizations that review and analyze the figures on accident costs, frequencies

Eighteen Groups At Narbonne Civic Meeting

Representatives of 18 organizations attended a meeting of the Narbonne Area Community Council at Narbonne High School Thursday to discuss a number of civic projects.

Included in the discussion were ways to provide adequate recreation for the community's youth, improvement of public transportation, and installation of sidewalks along routes used by students to and from the area's schools.

A meeting is being planned for March in an effort to "influence others in helping to arouse more public interest in a better community," according to a spokesman for the group.

Railway Men Pledge Aid To Charities

Employees of the Pacific Electric Railway Co. freight line, serving four Southern California counties, pledged \$11,345 to health and welfare agencies—including many in this area—for the year 1959, it was announced today.

PE, a subsidiary of Southern Pacific, joined with the parent company in pledging a total of \$80,999 through the AID-United Givers payroll deduction plan in which employees support charities of their choice.

and trends.

The law, however, does provide that rates "... shall not be excessive or inadequate. . . . no shall they be unfairly discriminatory" (Sec. 1852, Ins. C.) and it provides for an appeal by a person aggrieved by any rate charged, rating plan, rating system, or underwriting rule followed by an insurer or

rating organization to such insurer or rating organization and thereafter, if such person is still dissatisfied, to the Insurance Commissioner (Sec. 1858, Ins. C.).

GOVERNOR EDMUND G. "Pat" Brown, in his inaugural address said:

"Automobile accidents

spawn a major portion of the congestion in our courts. For the accident victims, the net result is a grave social loss. After years of delay and uncertainty, the majority will recover nothing, and financial distress will be added to their pain and suffering. Those who eventually win their cases may not be able to collect their

judgments, and what they do recover will have to be shared with others.

"Three decades ago, California pioneered in establishing an expert commission to handle industrial accidents. Now, the time has come for us to weigh the wisdom of an Automobile Accident Commission to hear and determine claims arising out of auto accidents. If a commission modeled after our Industrial Accident Commission could provide a prompt remedy and fair compensation

for the accident victim, we would reduce suffering and hardship.

"If the commission could gain an insight into the causes of accidents and issue safety orders, we would cut down the carnage on the highways. If, through the creation of such a commission, we would enable our courts to keep abreast of their dockets, we would take a long step toward our goal of equal justice under law."

THE ABOVE statement by

Governor Brown merely indicates his recommendations for laws to be enacted by the Legislature during this session. I believe that he has the right idea but welcome comments and suggestions from the readers of this column. Obviously, his proposed arbitration system would reduce the fees of lawyers. Surprisingly enough, some lawyers have told me they favor such a method of arriving at judgments in automobile cases, although other lawyers said very frankly that

it would cut down their income materially.

Therefore, when you write to me, please tell me whether or not you are a lawyer or a member of a lawyer's family. In a similar vein, if you are in the insurance business or related to someone in that occupation, I wish you would tell me because this enables me to evaluate your letters.

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